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PTO/SB/21 (09-04)

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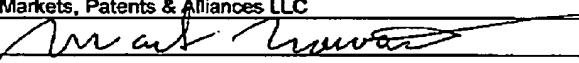
(to be used for all correspondence after initial filing)

		Application Number	10/043,071
		Filing Date	Jan 8, 2002
		First Named Inventor	Groz, Marc Michael
		Art Unit	3713
		Examiner Name	Matthew D. Hoel
Total Number of Pages in This Submission		Attorney Docket Number	MG022704USNP

ENCLOSURES (Check all that apply)

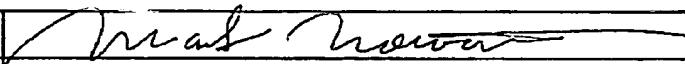
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to (TC)		
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences		
<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)		
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information		
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter		
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):		
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer			
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<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____			
<input type="checkbox"/> Reply to Missing Parts/ Incomplete Application	<input type="checkbox"/> Landscape Table on CD			
<input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53				
<table border="1"> <tr> <td>Remarks</td> </tr> <tr> <td>Record under 37 CFR 1.2 of phone conversation with examiner</td> </tr> </table>			Remarks	Record under 37 CFR 1.2 of phone conversation with examiner
Remarks				
Record under 37 CFR 1.2 of phone conversation with examiner				

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Markets, Patents & Alliances LLC		
Signature			
Printed name	Mark Nowotarski		
Date	September 19, 2006	Reg. No.	47828

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Signature			
Typed or printed name	Mark Nowotarski	Date	September 19, 2006

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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SEP 19 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Groz

Application No.: 10/043,071

Filed: 1/8/2002

Title: Method and system for increasing expected
rate of return and maximum payout in a game with
one or more players

Attorney Docket No.: MG022704USNP

Art Unit:
3713Examiner:
Matthew D. HoelCommissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450WRITTEN RECORD OF PHONE INTERVIEW UNDER 37 CFR 1.2

Dear Examiner Hoel:

Thank you for the courtesy of our phone interview of 13 September 2006.

During that interview, we discussed the following.

That in order for a declaration of prior invention to be effective under 37 CFR 1.131(b), it is sufficient that

"The showing of facts shall be such, in character and weight, as to establish ...conception of the invention prior to the effective date of the reference coupled with due diligence from prior to said date to a subsequent ... filing of the application." (excerpt of 37 CFR 1.131(b))

It is not necessary that said declaration show that there was an actual reduction to practice either before or after the effective date of the reference.

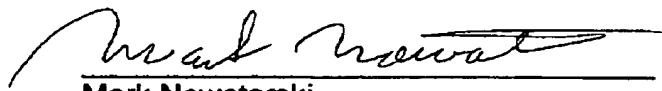
That Robbin Frances Juris, author of Exhibit A dated 1 August 2006 and made of record in the instant application, was the wife of the applicant, Marc M. Groz, at the time Mr. Groz described his invention to her. Robbin Frances Juris is still the wife of Mr.

Groz as of the date of said Exhibit A. The agent of record, Mark Nowotarski, prepared a draft of said Exhibit A for Ms. Juris based on a phone interview with her wherein she related the details of the incident, as described therein, of Mr. Groz's original description of the invention to her.

That Tom Bakos FSA, MAAA, author of the declaration dated 17 March 2006 and made of record in the instant case, was compensated by the applicant at industry standard rates for his preparation of said declaration. The agent of record, Mark Nowotarski, has employed Tom Bakos as a consultant in the past to provide expert opinion in the actuarial sciences for the purpose of advancing prosecution of other pending patent applications. Mark Nowotarski and Tom Bakos have coauthored papers on the subject of patents in the financial services industry, provided links to each other's web sites, and have referred clients to each other on a non-exclusive basis. The agent of record, Mark Nowotarski, prepared a draft of said declaration for Mr. Bakos based on a phone interview with him wherein Mr. Bakos described the facts and his professional opinions related therein.

Respectfully Submitted,

September 18, 2006
Date



Mark Nowotarski
Attorney/Agent for Applicant(s)
Reg. No. 47828

Mark Nowotarski
Patent Agent
30 Glen Terrace
Stamford, CT 06906-1401
Tel. 203 975 7678